F. Organizational Capacity

Your organization's goals and objectives for the AFI Project are in place. You have set the savings rates, the marketing plan, and the training schedule. But can you do all this work? Surely, you've been thinking about this as you put this workplan together, including assessing your agency's skills and the other partnerships needed to garner additional expertise. Regardless, step back and take a look at your agency's capacity and that of your partners.

The organizational capacity needed for an AFI Project varies—by program size and services components. Typical indicators of likelihood of success are a high level of organizational experience with other asset-building programs, a strong commitment on the part of leadership and program staff, and an appropriate staffing configuration.

TIP: An agency's capacity to provide services to its AFI Project clients includes connections with other agencies. That's because clients are often referred outside the agency for training and other asset-building services, such as counseling and assistance with their Earned Income Tax Credit (EITC). What makes these connections work varies, but considering current partners and then laying plans to build new partnerships is a critical part of determining and enhancing your organization's capacity to manage an affective AFI Project. For more information on partnerships and networks, see Sections 3G and 3H.

Asset-Building Experience

Many AFI Projects start their IDA programs as a means for enhancing other asset-building services they offer. Homeownership or microenterprise training and counseling programs offer IDAs as a natural complement to existing in-house skills and services. Agencies that offer such services are often familiar with some of the complexities of IDA programs. Organizations with expertise in financial education, credit counseling, or linking families with low incomes to needed financial services typically have in-house resources and knowledge which help them successfully manage an AFI Project.

Organizational Commitment

The commitment to manage an AFI Project must be shared by executive leadership and program staff alike. You will need a motivated staff over the entire five-year project period. Because of the unique and complex elements of an AFI Project, the active involvement of the organization's board of directors, executive director, and staff is critical. In addition, individuals throughout the organization need a high level of commitment to the population they are serving. Projects are more likely to be effective if staff and leadership are fully committed to their clients and obtain their trust.

Staffing

As the diversity of the IDA field grows, so does the number of staffing configurations. Staffing needs will also vary by the age and development of the project (e.g., startup, ongoing). Executive and senior level staff may be more actively engaged during the stages of design and initial implementation, as your organization establishes policies and budgets, begins fundraising, develops partners, and creates program goals and objectives for the project. Once operation is in full swing, ongoing management and coordination of administration efforts increase to accommodate data management, participant support, marketing and recruitment, and the managing of training and counseling sessions. As the project matures and participants reach their savings goals, administration concentrates on achieving project goals and objectives such as successful asset purchases. You may also need new management decisions at this stage to ensure timely project completion.

The pressures of fundraising lead many AFI Project administrators to seek creative, cost-effective staff resources without diminishing the quality of the project's impact. In developing an effective staffing plan for your own project, consider all of the typical responsibilities for this type of effort (see Table 3.3).

Table 3.3. Typical Work Responsibilities in an AFI Project		
Management	**Operation/Coordination**	**Administration**
• Establishing partnerships • Overall program design • Setting program policy • Fundraising nonfederal cash contribution • Setting budgets • Developing account standards • Public relations • Staff supervision • Program oversight • Annual financial and program progress reports for OCS	• Marketing development and implementation • Recruitment and enrollment • Account management (Reserve Account and participants' savings and match accumulation progress) • Case management • Financial and asset education • Tracking progress on achieving milestones • Communication with participants and applicants • Data management • Data reporting for the national evaluation	• Application and screening documentation • Data entry • Photocopying and faxing • Mailings • Logistics for trainings and workshops • Assistance with marketing and recruitment • Correspondence

TIP: See Appendix H for a sample job description for an AFI Project Manager position.

AFI Project experiences suggest that there are certain things you should consider when mapping out your staffing plan:

- **Part-Time Staff Is Common.** Staff typically do not work full-time on AFI Project responsibilities. Rather, they work on other agency projects as well—though this work typically complements IDA work, such as training and client liaison. Of course, having part-time AFI staff means having to use several funding sources to cover their full salary and benefits.

- **Multiple Staff are Involved.** Many projects use multiple staff who devote part of their time to AFI duties. Key tasks include administrative work (e.g., data, reporting), client support (training, case management), and program management (fundraising, oversight of activities).

- **Support for Clients Means Case Management.** This is the day-to-day work with clients such as counseling, referrals, and follow-up reminder calls. This can be very time consuming.

- **Data Entry and Reporting Take Time, Too.** Some projects have "back room" staff (volunteers, administrative assistants) to do data entry, which frees up "frontline" staff for case management and training. Make sure your data entry staff know about reporting requirements so that when it comes time to generate reports, they know what is required and can give you what you need.

  OCS has developed the Assets for Independence Information System (AFI^2) to help AFI Projects maintain data. AFI^2 is a web-based, user friendly, and secure online system to manage AFI IDA data. The system is a central repository for AFI Projects. AFI^2 is a single point of entry in that it allows for data input from OCS, AFI grantees, and AFI sub-grantees. This improves the accuracy of data and analytical reports to better support analysis and decision making. To learn more, go to the OCS Asset Building Web site at http://www.acf.hhs.gov/assetbuilding.

TIP: Keep in mind that data collection and management of your AFI Project can be staff time intensive. Plan accordingly. Not only do AFI Projects have to monitor IDA savings and other financial data, but they also must periodically provide data reports to OCS. (See Section 3J "Evaluation" for more information about data requirements.)

- **Fundraising, Fundraising, Fundraising.** In most cases, searching for the nonfederal cost share and additional supporting funds is a perpetual job and takes staff time to carry out. You may find that it is the duty of the AFI Project Program Manager or even the executive staff.

- **Keep Your Antenna Up for Volunteers.** Some agencies use volunteers to take on tasks such as entering data, handling mailings, writing newsletters, coordinating financial education meetings, handling intake and review of client bank statements, sending out notices to clients about upcoming meetings, and making follow-up phone calls with clients. One excellent source of full time volunteers is the Federal Americorps* VISTA program.

- **You'll Need to Get Around.** Keep in mind geography is a big challenge for AFI grantees that cover wide areas, particularly rural sites that require staff to do a lot of driving to recruit clients, provide training, and liaise with partner agencies.